

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re: § Case No. 12-51764-PJS
§
CLIFTON E. TUCKER §
MYRTIS L TUCKER §
§
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/10/2012. The undersigned trustee was appointed on 05/10/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$1,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$557.24</u>
Bank service fees	<u>\$0.89</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$441.87</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/20/2013 and the deadline for filing government claims was 08/20/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$0.00, for a total compensation of \$0.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$4.00, for total expenses of \$4.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/19/2014

By: /s/ Mark H. Shapiro
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 12-51764-PJS
Case Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS L
For the Period Ending: 8/19/2014

Trustee Name: Mark H. Shapiro
Date Filed (f) or Converted (c): 05/10/2012 (f)
§341(a) Meeting Date: 06/20/2012
Claims Bar Date: 08/20/2013

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully / Administered (FA) / Gross Value of Remaining Assets
1	Debtor's Residence: 4405 Ramsgate Ln, West Bloomfield MI 48302	\$328,580.00	\$0.00		\$0.00	FA
Asset Notes: Redemption period expired						
2	19457 Shewsbury, Detroit, MI 48221 (lost to Wayne County Tax Foreclosure in 2012)	\$20,000.00	\$0.00		\$0.00	FA
3	Checking - Chase	\$48.00	\$0.00		\$0.00	FA
4	Savings - Peoples Trust C.U.	\$20.00	\$0.00		\$0.00	FA
5	Household	\$4,000.00	\$0.00		\$0.00	FA
6	Clothing	\$1,600.00	\$0.00		\$0.00	FA
7	Polo Club Watch, Ann Kline Watch, Gold Wedding Ring, Diamond Wedding Ring	\$1,760.00	\$0.00		\$0.00	FA
8	Nikon Campact Camera	\$80.00	\$0.00		\$0.00	FA
9	Liberty Mutual Life Insurance through employer H322481073924079	\$1.00	\$0.00		\$0.00	FA
10	401K	\$59,247.00	\$0.00		\$0.00	FA
11	Sole Proprietorship of Wife tax preparation service (no assets)	\$1.00	\$0.00		\$0.00	FA
12	2011 Federal Tax Refund	\$4,164.00	\$0.00		\$0.00	FA
13	2000 Ford Expedition	\$2,000.00	\$0.00		\$0.00	FA
14	2001 Dodge Ram	\$2,000.00	\$0.00		\$0.00	FA
15	1992 Audi 8C	\$500.00	\$0.00		\$0.00	FA
16	2001 Honda Accord (Debtor-Wife is joint with daughter on the title; Daughter drives the vehicle)	\$400.00	\$0.00		\$0.00	FA
17	HP Printer/Scanner, Laptop, Apple Computer	\$600.00	\$0.00		\$0.00	FA
18	Anticipated 2012 Income Tax (u) Refund	\$4,000.00	\$0.00		\$0.00	FA
Asset Notes: Amendment filed 7/26/12 adding asset						
19	Preference recovery - Yma (u) Hymon	\$0.00	\$1,000.00		\$1,000.00	FA
20	13-05403 - Adversary Default judgment against Aisha Terry & Martel Moon entered 2/12/14	\$0.00	\$26,500.00	OA	\$0.00	FA
Asset Notes: Notice of Abandonment filed 7/7/14 Plus interest						

TOTALS (Excluding unknown value)

Gross Value of Remaining Assets

\$429,001.00	\$27,500.00	\$1,000.00	\$0.00
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FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit A

Case No.: 12-51764-PJS
Case Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS L
For the Period Ending: 8/19/2014

Trustee Name: Mark H. Shapiro
Date Filed (f) or Converted (c): 05/10/2012 (f)
§341(a) Meeting Date: 06/20/2012
Claims Bar Date: 08/20/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Major Activities affecting case closing:

- 08/06/2014 Final Report
- 03/31/2014 Monitoring real property for potential foreclosure and default judgment entered 2/12/14
- 03/31/2013 Monitoring real property and preference recovery

Initial Projected Date Of Final Report (TFR): 04/30/2015
Current Projected Date Of Final Report (TFR): 04/30/2015

/s/ MARK H. SHAPIRO
MARK H. SHAPIRO

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No.	12-51764-PJS	Trustee Name:	Mark H. Shapiro
Case Name:	TUCKER, CLIFTON E. AND TUCKER, MYRTIS L	Bank Name:	Bank of Texas
Primary Taxpayer ID #:	**-***3472	Checking Acct #:	*****1226
Co-Debtor Taxpayer ID #:	**-***3473	Account Title:	Checking Account
For Period Beginning:	5/10/2012	Blanket bond (per case limit):	\$2,000,000.00
For Period Ending:	8/19/2014	Separate bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/03/2013	(19)	Myrtis & Clifton Tucker	Payment towards settlement of preference recovery per court order entered 5/1/13	1241-000	\$666.00		\$666.00
06/28/2013		Bank of Texas	Account Analysis Fee	2600-000		\$0.89	\$665.11
07/15/2013	(19)	Myrtis and Clifton Tucker	Payment towards settlement of preference recovery per court order entered 5/1/13	1241-000	\$334.00		\$999.11
07/17/2013	5001	Steinberg Shapiro & Clark	Ex Parte First Interim Application for Attorney for Trustee fees per court order entered 7/17/13	3110-000		\$500.00	\$499.11
07/17/2013	5002	Steinberg Shapiro & Clark	Ex Parte First Interim Application for Attorney for Trustee expenses per court order entered 7/17/13	3120-000		\$57.24	\$441.87
08/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$431.87
09/05/2013		Bank of Texas	Reverse Bank Fee	2600-000		(\$10.00)	\$441.87

TOTALS:	\$1,000.00	\$558.13	\$441.87
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$1,000.00	\$558.13	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$1,000.00	\$558.13	

For the period of 5/10/2012 to 8/19/2014

Total Compensable Receipts:	\$1,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,000.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$558.13
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$558.13
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 05/31/2013 to 8/19/2014

Total Compensable Receipts:	\$1,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,000.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$558.13
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$558.13
Total Internal/Transfer Disbursements:	\$0.00

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No.	12-51764-PJS	Trustee Name:	Mark H. Shapiro
Case Name:	TUCKER, CLIFTON E. AND TUCKER, MYRTIS L	Bank Name:	Bank of Texas
Primary Taxpayer ID #:	**-***3472	Checking Acct #:	*****1226
Co-Debtor Taxpayer ID #:	**-***3473	Account Title:	Checking Account
For Period Beginning:	5/10/2012	Blanket bond (per case limit):	\$2,000,000.00
For Period Ending:	8/19/2014	Separate bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$1,000.00	\$558.13	\$441.87

For the period of 5/10/2012 to 8/19/2014

Total Compensable Receipts:	\$1,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,000.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$558.13
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$558.13
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 05/10/2012 to 8/19/2014

Total Compensable Receipts:	\$1,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,000.00
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$558.13
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$558.13
Total Internal/Transfer Disbursements:	\$0.00

CLAIM ANALYSIS REPORT

Page No: 1

Exhibit C

Case No. 12-51764-PJSCase Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS LClaims Bar Date: 08/20/2013Trustee Name: Mark H. ShapiroDate: 8/19/2014

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	MARK H. SHAPIRO	Trustee Compensation	Allowed	2100-000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: Trustee is voluntarily reducing his trustee compensation to \$0

	U.S. BANKRUPTCY COURT 211 W. Fort Street Suite 1700 Detroit MI 48226	Clerk of the Court Costs (includes adversary and other filing fees)	Allowed	2700-000	\$293.00	\$0.00	\$0.00	\$0.00	\$293.00
	STEINBERG SHAPIRO & CLARK 25925 Telegraph Road Suite 203 Southfield MI 48033	Attorney for Trustee Fees (Trustee Firm)	Allowed	3110-000	\$94.43	\$0.00	\$0.00	\$0.00	\$94.43

Claim Notes: Per court order entered 8/8/14

	STEINBERG SHAPIRO & CLARK 25925 Telegraph Road Suite 203 Southfield MI 48033	Attorney for Trustee Expenses (Trustee Firm)	Allowed	3120-000	\$50.44	\$0.00	\$0.00	\$0.00	\$50.44
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Claim Notes: Per court order entered 8/8/14

	MARK H. SHAPIRO 25925 Telegraph Road Suite 203 Southfield MI 48033	Trustee Expenses	Allowed	2200-000	\$4.00	\$0.00	\$0.00	\$0.00	\$4.00
1	WAYNE COUNTY TREASURER 400 Monroe St. #520 Detroit MI 48226-2942	Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)	Allowed	4110-000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: In Re Padget - didn't administer real property

2	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	General Unsecured § 726(a)(2)	Allowed	7100-000	\$638.83	\$0.00	\$0.00	\$0.00	\$638.83
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Claim Notes: Allowed - NFTP

CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-51764-PJSCase Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS LClaims Bar Date: 08/20/2013Trustee Name: Mark H. ShapiroDate: 8/19/2014

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
3	ECAST SETTLEMENT CORPORATION ASSIGNEE OF HSBC BANK Nevada and its Assigns POB 35480 Newark NJ 07193-5480	General Unsecured § 726(a)(2)	Allowed	7100-000	\$3,052.33	\$0.00	\$0.00	\$0.00	\$3,052.33

Claim Notes: Allowed - NFTP

4	ECAST SETTLEMENT CORPORATION ASSIGNEE OF CITIBANK USA NA/HOME DEPOT POB 35480 Newark NJ 07193-5480	General Unsecured § 726(a)(2)	Allowed	7100-000	\$2,597.09	\$0.00	\$0.00	\$0.00	\$2,597.09
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Claim Notes: Allowed - NFTP

5	ECAST SETTLEMENT CORPORATION ASSIGNEE OF GE MONEY Bank/Lowe's Consumer POB 35480 Newark NJ 07193-5480	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,899.56	\$0.00	\$0.00	\$0.00	\$1,899.56
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Claim Notes: Allowed - NFTP

6	ECAST SETTLEMENT CORPORATION ASSIGNEE OF FIA CARD Services NA POB 35480 Newark NJ 07193-5480	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,537.78	\$0.00	\$0.00	\$0.00	\$1,537.78
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Claim Notes: Allowed - NFTP

7	WABEEK SOUTH ASSOCIATION Barry L. Brickner, Attorney At Law 26580 Orchard Lake Road, Ste. 201 Farmington Hills MI 48334	Real Estate- -Consensual Liens (mortgages, deeds of trust, PMSI)	Allowed	4110-000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Claim Notes: In Re Padgett - didn't administer asset

CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-51764-PJSCase Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS LClaims Bar Date: 08/20/2013Trustee Name: Mark H. ShapiroDate: 8/19/2014

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
7a	WABEEK SOUTH ASSOCIATION Barry L. Brickner, Attorney At Law 26580 Orchard Lake Road, Ste. 201 Farmington Hills MI 48334	General Unsecured § 726(a)(2)	Allowed	7100-000	\$400.00	\$0.00	\$0.00	\$0.00	\$400.00

Claim Notes: Allowed - NFTP

8	ECAST SETTLEMENT CORPORATION ASSIGNEE OF WELLS Fargo Bank NA POB 35480 Newark NJ 07193-5480	General Unsecured § 726(a)(2)	Allowed	7100-000	\$391.27	\$0.00	\$0.00	\$0.00	\$391.27
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Claim Notes: Allowed - NFTP

9	ECAST SETTLEMENT CORP, Assignee of HSBC Bank Nevada Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,612.69	\$0.00	\$0.00	\$0.00	\$1,612.69
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Claim Notes: Allowed - NFTP

\$12,571.42	\$0.00	\$0.00	\$0.00
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CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-51764-PJSCase Name: TUCKER, CLIFTON E. AND TUCKER, MYRTIS LClaims Bar Date: 08/20/2013Trustee Name: Mark H. ShapiroDate: 8/19/2014**CLAIM CLASS SUMMARY TOTALS**

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Attorney for Trustee Expenses (Trustee Firm)	\$50.44	\$50.44	\$0.00	\$0.00	\$0.00	\$50.44
Attorney for Trustee Fees (Trustee Firm)	\$94.43	\$94.43	\$0.00	\$0.00	\$0.00	\$94.43
Clerk of the Court Costs (includes adversary and other filing fees)	\$293.00	\$293.00	\$0.00	\$0.00	\$0.00	\$293.00
General Unsecured § 726(a)(2)	\$12,129.55	\$12,129.55	\$0.00	\$0.00	\$0.00	\$12,129.55
Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)	\$35,404.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Expenses	\$4.00	\$4.00	\$0.00	\$0.00	\$0.00	\$4.00

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 12-51764-PJS
 Case Name: CLIFTON E. TUCKER
 MYRTIS L TUCKER
 Trustee Name: Mark H. Shapiro

Balance on hand: \$441.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
1	Wayne County Treasurer	\$32,644.71	\$0.00	\$0.00	\$0.00
7	Wabeeck South Association	\$2,760.00	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00
 Remaining balance: \$441.87

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Mark H. Shapiro, Trustee Expenses	\$4.00	\$0.00	\$4.00
Steinberg Shapiro & Clark, Attorney for Trustee Fees	\$94.43	\$0.00	\$94.43
Steinberg Shapiro & Clark, Attorney for Trustee Expenses	\$50.44	\$0.00	\$50.44
U.S. Bankruptcy Court, Clerk of the Court Costs	\$293.00	\$0.00	\$293.00

Total to be paid for chapter 7 administrative expenses: \$441.87
 Remaining balance: \$0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:
 NONE

Total to be paid to prior chapter administrative expenses: \$0.00

Remaining balance: \$0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$12,129.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	Capital One Bank (USA), N.A.	\$638.83	\$0.00	\$0.00
3	eCAST Settlement Corporation assignee of HSBC Bank	\$3,052.33	\$0.00	\$0.00
4	eCAST Settlement Corporation assignee of Citibank	\$2,597.09	\$0.00	\$0.00
5	eCAST Settlement Corporation assignee of GE Money	\$1,899.56	\$0.00	\$0.00
6	eCAST Settlement Corporation assignee of FIA Card	\$1,537.78	\$0.00	\$0.00
7a	Wabeeek South Association	\$400.00	\$0.00	\$0.00
8	eCAST Settlement Corporation assignee of Wells	\$391.27	\$0.00	\$0.00
9	eCAST Settlement Corp,	\$1,612.69	\$0.00	\$0.00

Total to be paid to timely general unsecured claims: \$0.00
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>